

Location Factors

STATE/ZIP	CITY	Residential	Commercial
NORTH DAKOTA (CONT'D)			
586	Dickinson	.74	.83
587	Minot	.81	.88
588	Williston	.74	.82
OHIO			
430-432	Columbus	.96	.95
433	Marion	.88	.88
434-436	Toledo	.99	.97
437-438	Zanesville	.88	.89
439	Steubenville	.94	.94
440	Lorain	.97	.96
441	Cleveland	1.01	1.00
442-443	Akron	.98	.97
444-445	Youngstown	.94	.94
446-447	Canton	.93	.92
448-449	Mansfield	.93	.92
450	Hamilton	.92	.90
451-452	Cincinnati	.92	.92
453-454	Dayton	.92	.90
455	Springfield	.93	.90
456	Chillicothe	.95	.92
457	Athens	.89	.90
458	Lima	.91	.92
OKLAHOMA			
730-731	Oklahoma City	.77	.82
734	Ardmore	.76	.80
735	Lawton	.79	.82
736	Clinton	.75	.80
737	Enid	.75	.81
738	Woodward	.75	.79
739	Guyton	.65	.67
740-741	Tulsa	.75	.78
743	Miami	.85	.83
744	Muskogee	.69	.71
745	McAlester	.72	.75
746	Ponca City	.75	.79
747	Durant	.75	.78
748	Shawnee	.74	.79
749	Poteau	.76	.80
OREGON			
970-972	Portland	.98	1.00
973	Salem	.96	.99
974	Eugene	.97	.99
975	Medford	.96	.99
976	Klamath Falls	.97	.99
977	Bend	.97	1.00
978	Pendleton	.96	.97
979	Vale	.95	.92
PENNSYLVANIA			
150-152	Pittsburgh	1.00	1.01
153	Washington	.95	.98
154	Uniontown	.93	.98
155	Bedford	.90	.95
156	Greensburg	.96	.98
157	Indiana	.93	.97
158	Dubois	.91	.96
159	Johnstown	.91	.96
160	Butler	.93	.96
161	New Castle	.92	.95
162	Kittanning	.94	.97
163	Oil City	.90	.94
164-165	Erie	.94	.94
166	Altoona	.88	.93
167	Bradford	.90	.95
168	State College	.91	.94
169	Wellsboro	.91	.94
170-171	Harrisburg	.94	.96
172	Chambersburg	.89	.93
173-174	York	.92	.95
175-176	Lancaster	.92	.92
177	Williamsport	.84	.87
178	Sunbury	.93	.95
179	Pottsville	.92	.95
180	Lehigh Valley	1.03	1.04
181	Allentown	1.04	1.03
182	Hazleton	.92	.96
183	Stroudsburg	.92	.98
184-185	Scranton	.97	.99
186-187	Wilkes-Barre	.94	.96
188	Montrose	.91	.96
189	Doylestown	1.08	1.07

STATE/ZIP	CITY	Residential	Commercial
PENNSYLVANIA (CONT'D)			
190-191	Philadelphia	1.17	1.14
193	Westchester	1.12	1.09
194	Norristown	1.12	1.11
195-196	Reading	.97	.98
PUERTO RICO			
009	San Juan	.73	.78
RHODE ISLAND			
028	Newport	1.07	1.05
029	Providence	1.07	1.05
SOUTH CAROLINA			
290-292	Columbia	.81	.76
293	Spartanburg	.81	.76
294	Charleston	.84	.80
295	Florence	.77	.76
296	Greenville	.80	.75
297	Rock Hill	.79	.74
298	Aiken	.99	.86
299	Beaufort	.79	.73
SOUTH DAKOTA			
570-571	Sioux Falls	.77	.82
572	Watertown	.74	.78
573	Mitchell	.74	.77
574	Aberdeen	.75	.80
575	Pierre	.74	.80
576	Mobridge	.73	.78
577	Rapid City	.76	.81
TENNESSEE			
370-372	Nashville	.84	.86
373-374	Chattanooga	.83	.84
375-380-381	Memphis	.82	.85
376	Johnson City	.72	.80
377-379	Knoxville	.75	.80
382	McKenzie	.74	.81
383	Jackson	.78	.83
384	Columbia	.77	.83
385	Cookeville	.71	.80
TEXAS			
750	McKinney	.73	.78
751	Waxahachie	.79	.81
752-753	Dallas	.84	.85
754	Greenville	.70	.75
755	Texarkana	.73	.78
756	Longview	.68	.73
757	Tyler	.74	.80
758	Palestine	.76	.79
759	Lufkin	.79	.80
760-761	Fort Worth	.83	.82
762	Denton	.74	.75
763	Wichita Falls	.77	.79
764	Eastland	.75	.76
765	Temple	.74	.75
766-767	Waco	.77	.79
768	Brownwood	.71	.76
769	San Angelo	.72	.76
770-772	Houston	.84	.87
773	Huntsville	.77	.80
774	Wharton	.73	.80
775	Galveston	.82	.85
776-777	Beaumont	.81	.82
778	Bryan	.73	.80
779	Victoria	.72	.75
780	Laredo	.72	.76
781-782	San Antonio	.79	.82
783-784	Corpus Christi	.76	.78
785	McAllen	.74	.75
786-787	Austin	.77	.79
788	Del Rio	.71	.75
789	Giddings	.77	.78
790-791	Amarillo	.79	.82
792	Childress	.79	.80
793-794	Lubbock	.79	.81
795-796	Abiene	.75	.79
797	Midland	.76	.78
798-799,885	El Paso	.74	.77
UTAH			
840-841	Salt Lake City	.81	.87
842,844	Ogden	.80	.86
843	Logan	.80	.87

Location Factors

STATE/ZIP	CITY	Residential	Commercial
UTAH (CONT'D)			
845	Price	.78	.85
846-847	Provo	.80	.86
VERMONT			
050	White River Jct.	.74	.79
051	Bellows Falls	.81	.86
052	Bennington	.80	.84
053	Brattleboro	.80	.87
054	Burlington	.79	.85
056	Montpelier	.80	.84
057	Rutland	.79	.84
058	St. Johnsbury	.76	.79
059	Guildhall	.76	.79
VIRGINIA			
220-221	Fairfax	1.02	.92
222	Arlington	1.03	.92
223	Alexandria	1.07	.94
224-225	Fredericksburg	.91	.87
226	Winchester	.88	.83
227	Culpeper	.97	.85
228	Harrisonburg	.87	.84
229	Charlottesville	.88	.84
230-232	Richmond	.95	.85
233-235	Norfolk	.97	.86
236	Newport News	.96	.86
237	Portsmouth	.90	.84
238	Petersburg	.93	.85
239	Farmville	.85	.78
240-241	Roanoke	.94	.83
242	Bristol	.82	.79
243	Pulaski	.80	.77
244	Staunton	.87	.81
245	Lynchburg	.92	.84
246	Grundy	.80	.77
WASHINGTON			
980-981,987	Seattle	1.03	1.05
982	Everett	1.04	1.01
983-984	Tacoma	1.01	1.01
985	Olympia	1.00	1.00
986	Vancouver	.96	1.00
988	Wenatchee	.93	.95
989	Yakima	.98	.99
990-992	Spokane	.97	.94
993	Richland	.97	.97
994	Clarkston	.93	.92
WEST VIRGINIA			
247-248	Bluefield	.89	.88
249	Lewisburg	.90	.92
250-253	Charleston	.96	.95
254	Martinsburg	.86	.90
255-257	Huntington	.97	.96
258-259	Beckley	.90	.93
260	Wheeling	.92	.96
261	Parkersburg	.92	.95
262	Buckhannon	.92	.95
263-264	Clarksburg	.91	.95
265	Morgantown	.92	.95
266	Gassaway	.92	.95
267	Romney	.90	.93
268	Petersburg	.90	.92
WISCONSIN			
530,532	Milwaukee	1.07	1.04
531	Kenosha	1.03	1.01
534	Racine	1.02	1.01
535	Beloit	.99	.99
537	Madison	.99	.99
538	Lancaster	.97	.95
539	Portage	.97	.96
540	New Richmond	1.00	.97
541-543	Green Bay	1.01	.98
544	Wausau	.96	.95
545	Rhineland	.96	.96
546	La Crosse	.96	.96
547	Eau Claire	.99	.98
548	Superior	.98	.98
549	Oshkosh	.91	.91
WYOMING			
820	Cheyenne	.80	.84
821	Yellowstone Nat. Pk.	.74	.80
822	Wheatland	.74	.81

STATE/ZIP	CITY	Residential	Commercial
WYOMING (CONT'D)			
823	Rawlins	.74	.81
824	Worland	.73	.80
825	Riverton	.73	.80
826	Casper	.74	.81
827	Newcastle	.73	.80
828	Sheridan	.78	.83
829-831	Rock Springs	.78	.82
CANADIAN FACTORS (reflect Canadian currency)			
ALBERTA			
	Calgary	1.17	1.15
	Edmonton	1.16	1.15
	Fort McMurray	1.17	1.14
	Lethbridge	1.14	1.10
	Lloydminster	1.09	1.06
	Medicine Hat	1.09	1.06
	Red Deer	1.09	1.06
BRITISH COLUMBIA			
	Kamloops	1.08	1.08
	Prince George	1.07	1.08
	Vancouver	1.10	1.12
	Victoria	1.05	1.05
MANITOBA			
	Brandon	1.04	1.00
	Portage la Prairie	1.04	.99
	Winnipeg	1.04	1.04
NEW BRUNSWICK			
	Bathurst	.96	.95
	Dalhousie	.97	.95
	Fredericton	1.04	.99
	Moncton	.97	.96
	Newcastle	.97	.95
	St. John	1.03	.99
NEWFOUNDLAND			
	Corner Brook	.98	.98
	St. John's	1.02	1.01
NORTHWEST TERRITORIES			
	Yellowknife	1.10	1.08
NOVA SCOTIA			
	Bridgewater	1.00	.99
	Dartmouth	1.00	1.00
	Halifax	1.02	1.02
	New Glasgow	.99	.99
	Sydney	.98	.98
	Truro	.99	.99
	Yarmouth	.99	.99
ONTARIO			
	Barrie	1.16	1.10
	Brantford	1.18	1.11
	Cornwall	1.16	1.10
	Hamilton	1.16	1.11
	Kingston	1.16	1.10
	Kitchener	1.09	1.04
	London	1.13	1.08
	North Bay	1.14	1.09
	Oshawa	1.16	1.10
	Ottawa	1.15	1.09
	Owen Sound	1.15	1.09
	Peterborough	1.15	1.10
	Sarnia	1.18	1.11
	Sault Ste Marie	1.09	1.05
	St. Catharines	1.10	1.04
	Sudbury	1.08	1.03
	Thunder Bay	1.12	1.04
	Timmins	1.14	1.09
	Toronto	1.18	1.13
	Windsor	1.12	1.03
PRINCE EDWARD ISLAND			
	Charlottetown	.94	.95
	Summerside	.93	.95
QUEBEC			
	Cap-de-la-Madeleine	1.16	1.05
	Charlesbourg	1.16	1.05
	Chicoutimi	1.15	1.05
	Gatineau	1.15	1.05